

PARTICIPATION OF MEMBERS IN DEVELOPMENTAL ACTIVITIES OF NABARD FARMERS' CLUBS IN KERALA STATE

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ABSTRACT

NABARD farmers' clubs are voluntary organizations acting effectively for the development of the farming community. Group approach in club attracts farmers the programmes. Collective actions, technical assistance and credit linkages are ensured for the members. A study was undertaken to analyze the participation of members in farmers' club activities. Thrissur district of Kerala state, was the study area. Six clubs were randomly selected from identified blocks. One twenty respondents were proportionally considered for data collection. The mean score was the statistical tool used for analysis. Member participation in club activities, social and economic development programmes was collected for the study. Maximum participation was observed for technology transfer programmes, under club activities, formation of Joint Liability Groups in economic development and to become an active participant in village programmes in the social development domain.

KEYWORDS: NABARD, Farmers' Club, Participation & Kerala

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INTRODUCTION

The emerging needs in agrarian sector are location specific and skill based technology, encouraging public-private partnership, effective utilization of information and communication technology, attaining socio-economic sustainability of farming community. Farmers' organizations are groups of rural producers based on the principle of membership to pursue specific common interests of members through technical and economic activities that benefit the members and maintaining relations with an institutional environment (Penunia, 2011). National Bank for Agriculture and Rural Development (NABARD) is an apex body for financing agriculture and agriculture based small scale industries and has come forward with a new strategy, which is known as a farmers' club all over the country.

Farmers' club is a voluntary organization, organized by rural branches of bank, Non Governmental Organizations, State Agricultural Universities and Krishi Vijyan Kendras, with technical support from NABARD (NABARD, 2012). NABARD considers them, as the change agents at grass roots level. The concept of farmers' club came into focus several years ago. The programme was launched in 1983 and named as Vikas Volunteer Vahini (VVV), with the objective to propagate the principles of "development through credit". The VVV program was implemented at village level through a group of volunteers working for the betterment of villages through participatory approaches. They organized training programs and workshops for the proper utilization of NABARD sponsored schemes. The VVV Programme was rechristened as farmers' club programme in 2005. Banks are the

major source of financial assistance for agricultural and agriculture base activities of farmers.

Farmers' club is operating with the mission of development of rural areas through credit, technology transfer, creation of awareness and capacity building. The broad objective of farmers' clubs would be to achieve prosperity to the farmers with overall agricultural development in its area of operation by facilitating credit counselling, technology transfer and market advocacy. This also includes the propagation of the seed village concept, undertake collective purchases and distribution of inputs, production and marketing, acting as Business Facilitators (BFs) for banks, formation of Self Help Groups (SHGs), Joint Liability Groups (JLGs), producer companies, federations of farmers' clubs and undertake community related developmental works (Sreevalsan *et al.*, 2012).

NABARD supports the farmers' club programme through the following mechanisms

- Capacity building of members of farmers' clubs including leadership training
- Linkage with technology/markets
- Formation of Self Help Groups (SHGs) / Joint Liability Groups (JLGs)
- Formation of federations of farmers' clubs/ producer groups/ companies

NABARD provides annual assistance of Rs. 10,000 to farmers' clubs for a period of three years. NABARD recommends minimum of one club in a village. However, one club for two to three villages are commonly seen in many conditions. With no restriction on the upper limit, the minimum size of a club should be at least 10 farmers.

In this background a study has been conducted to analyse the participation of members in the developmental activities of NABARD farmers' clubs in Kerala state.

MATERIALS AND METHODS

Research has been conducted in ex post facto design. Thrissur district of Kerala state was selected, in view of its performance in NABARD farmers' club movement, as compared to other districts. The district ranks second in number of farmers' clubs in the state. Moreover, the district is the pioneer to form a farmers' club federation in the state. The NABARD farmers' club programme was initiated in Thrissur district, since 1983. The district has 157 clubs spread over 17 blocks. Three thousand and five hundred farmers were enrolled in the clubs. The NABARD conduct various schemes to improve the socio economic condition of farmers through the clubs. Farmers' clubs implement these schemes through Joint Liability Groups (JLGs). There are 188 JLGs in the district and they are supported by the banks.

Thrissur district comprised of seventeen blocks. Kodakara and Ollukkara blocks were selected, based on the availability of more number of farmers' clubs. Clubs were selected through simple random sampling. Of the fourteen clubs of selected blocks, three clubs were randomly considered from each block. The farmers' clubs functioning for more than one year was prioritized. Accordingly, six farmers' clubs involved in diverse activities accounted the sample groups. Sample selection was conducted with the proportionate random sampling procedure. One hundred and twenty members from the identified six clubs were selected in proportion to the total number of members in the respective clubs as a sample of the study.

RESULTS AND DISCUSSIONS

Profile of Farmers

The profile analysis revealed that the majority of respondents were of middle aged category. All the members had higher literacy and more than two-third had secondary school education. The nuclear family system was mostly followed with an income level more than one lakh. Farming was the main occupation and the farmers had 20 to 40 years of experience in agriculture. Most of the members belonged to larger group size with 2 to 6 years of experience in group activities.

The members had a favorable attitude towards group activities (87.50%) and 90.00% were observed with medium level of social participation. Frequent contact with extension agencies, information seeking and sharing behavior were observed among the members. Members had individual decision making ability and possessed more of medium level (76.70%) of self confidence. They had a medium level of economic motivation, credit orientation and risk orientation in the clubs.

Development Activities

Development activities of the NABARD farmers club refer to its various social and economic activities. Regular functions of the club include weekly and monthly meetings, record maintenance, and technology imparting programmes, awareness classes, discussion forums demonstrations and seminars. Formation of JLGs, purchase of inputs and marketing of producers is classified under economic activities. Social activities of clubs are those specially meant for village development. Extent of participation of members in development activities is studied as activity wise participation and overall participation.

Activity-Wise Participation

Activities of farmers' club were identified through interactions with NABARD officials, analysing annual report of NABARD and preliminary survey of clubs. The activities are classified into three major components viz., farmers' club activities, economic activities and social developmental activities. Thus twenty three activities were selected and participation of members had been administrated in varying degrees as three point continuum as full, occasional and no participations of scores as three, two and one. Total and mean scores have been calculated to find out the participative frequencies. The overall mean score for participation considering farmers' club activities, economic activities and social developmental activities was found to be 1.76.

Participation in Farmers' Club Activities

NABARD gives an outline of club activities to the members in block level meetings. Individual club has to perform these and should maintain an account of activities. The club has the freedom to take enterprises by their own interest and demand. Technical support and establishment funds will be given by NABARD. The club will be monitored by block level representatives or farmer federation members. Performance of the club would depend upon member participation in club activities. Mean score and ranks of participation of members in club activities were calculated (Table 1). The farmer club activities like imparting knowledge on new technologies, attending group meetings, discussions on agrarian problems, participation in seminars and training sessions, imparting skills, formulating plans for the clubs, and conducting exposure visits got more score than the overall mean score of activities (1.76). Participation on awareness classes of Government and non-Government agencies (1.72), record and account maintenance (1.60), participation in preparing

NABARD annual report (1.52), formulating rules and regulation (1.46) and promotion of value addition (1.27) got low mean scores than overall mean score.

NABARD has initiated the farmers' club programme, with the aim to develop rural areas through credit, technology transfer, awareness and capacity building programmes. Active participation of members in knowledge and technology transfer programmes was implicated in its higher rank. Members considered the practices and enterprises promoted by NABARD officials. Higher participation in programmes ensures a higher rate of adoption of technologies. Profile characteristics like higher education status, economic motivation and moderate level of information seeking behavior, influenced the active participation in technology transfer programmes.

Group meetings are of weekly or monthly periodicity nature in clubs. Members would discuss the activities of group in meetings. Member participation and meeting agenda and recommendations were recorded in minutes register. Higher mean score in group meetings accounts the cohesion among members. Factors like favourable attitude towards the group and motivation by club leaders, contributed to the effective group meetings.

Farmers need a platform to discuss about agrarian problems. Group meetings in NABARD would support such conversations. Discussions among the members boost the formulation of new development plans. Farmer members were of the opinion that group activities get more attention than individual efforts. Thus, members consider the platform for identification of problems and finding successive solutions. Improved communication skill and ability to express ideas in a farmers' club would inspire members to speak about their problems. Achievements of a group and motivation of members of successful business ventures become an influential factor for the high mean score in skill imparting programmes and seminars. But, poor participation was observed in setting of rules, record maintenance and report preparation. This shows that overall regulation of club is rested with club authorities only.

Participation in Economic Developmental Activities

In economic development activities, members had active participation in the economic activities like formation and running of Joint Liability Groups (2.11) and contact with marketing institutions for regular sale of products (1.97). Low levels of participation were observed in members for purchasing raw materials (1.50), decision making on loan lending (1.37) and activities to avail special loans to family support (Table 1).

NABARD has various income generating activities implemented through farmers' clubs. Most of them are specially meant for Joint Liability Groups (JLGs). The Joint Liability Groups are units of four to ten members specially meant to practice farming or agricultural based enterprises in a group basis. They are registered under NABARD umbrella. Technical assistance and training are given to JLGs on the project. The bank provides financial assistance in accordance with the performance of JLGs (Femina, 2003). This could be the reason for high member participation in JLG formation and operation. There are more than 70 JLGs, formed in the locale of research.

Marketing facilities are provided by some of the selected clubs which solve the problem of intermediaries to a great extent. Special markets are also functioning for festival seasons under federation and clubs. Thus, majority respondents had regular participation in marketing their produce as one of the economic activities. More of medium level of credit orientation as explained elsewhere could also be attributed to the participation of members in economic development activities. Members of farmers' club have a lack of awareness of loan facility for special purposes like education and also to purchase inputs. Members have to concentrate on this aspect in the long run. This finding is in accordance with the findings of Sujeetha (2012), who found a

similar level of participation in economic and social activities, among the members of SHG.

Participation in Social Developmental Activities

In respect of social developmental activities, more participation and mean scores was observed by attending Krishibhavan clusters (2.28), leadership in programmes, conducted by local administrative bodies (1.99) and participation in federation activities (Table 1). Participation in social action programmes (1.57) and support with institutions in loan distribution (1.30), got low mean scores. Members of farmers' club, actively participated in Krishibhavan activities and farming clusters (coconut clusters, paddy clusters). Leadership ability attained through training programmes and meetings, conducted in the club make the members to be courageous to lead programmes of local administrative bodies. Motivation of group leaders towards the members, also contributed for high level of participation in social developmental activities.

Overall Participation in Farmers' Clubs

The levels of overall participation of the respondents have been worked out based on mean and standard deviation and presented in Table 2. From the table it could be observed that more than two-third (77.50%) of the members of farmers' club had a medium level of participation followed by lower (11.70%) and high (10.80%) levels of overall participation.

The participation of members in a farmers' club had been mostly exhibited as moderate level. This was due to good impact of being members in farmers' club. The benefits would include increased income, rise in socio-economic status, empowered political and psychological domain as perceived by members. Among the activities more participants has been observed in club activities followed by social development activities. More about favorable attitude towards group, years of experience in clubs, moderate levels of economic motivation and self confidence would have contributed for overall participation of the club. This finding is in agreement with the findings Mary (2012) that the majority of respondents had a medium level of participation.

CONCLUSIONS

NABARD has initiated the farmers' club programme, since 1982. Dynamics among the farmers and its impact on groups would be observed in farmers' club activities. Members had active participation in club programmes. Farmers were benefited from clubs in aspects of social and economic status. Member participation was seen effectively in technology transfer programmes, group meetings, trainings and seminar sessions and on discussion of agrarian problems. Members consider the club as a credible source of information. As members were interested in group ventures, formation of Joint Liability Groups was promoted under clubs. Purchase of raw materials and group marketing facilities were arranged in clubs for joint liability groups. Thus, it is clear that club assure economic development of participants. Members had social uplift from their active participation. Role in Krishibhavan clusters and leadership in village activities, were the highlights of social development aspects. Profile characteristics of members like higher education, experience, attitude and decision making ability, would have contributed positively towards their efficient participation in farmers' clubs.

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APPENDICES

Table 1: Distribution of the Respondents based on Activity-Wise Participation (N =120)

No	Items	Total Score	Mean Score	Rank
I	Participation in the Farmers' Club Activities			
1.	Imparting knowledge on new agricultural technologies to farmers	321	2.67	I
2.	Platform for farmers to discuss on agrarian problems	287	2.40	III
3.	Conduct seminars and training sessions on agricultural practices	251	2.10	IV
4.	Awareness classes on agricultural schemes and programmes conducted by Government and Non –Government agencies	207	1.72	VIII
5.	Promoting value addition for additional income generation	152	1.27	XII
6.	Conducting group meetings	293	2.41	II
7.	Record and account maintenance	193	1.60	IX
8.	Formulation of rules and regulations	175	1.46	XI
9.	Formulating plans for the development of the club	221	1.84	VI
10.	Imparting skills to members	238	1.98	V
11.	Exposure visits on model farms and research stations	217	1.81	VII
12.	Preparing annual report for NABARD	182	1.52	X
II	Participation in Economic Developmental Activities			
13.	Make decision on loan lending to members	164	1.37	IV
14.	Availing special loans for education, family support	145	1.21	V
15.	Formation and running of JLGs for members	253	2.11	I
16.	Purchasing raw materials for members(seed and fertilizers)	180	1.50	III
17.	Contact with marketing institutions for regular sale of produce	236	1.97	II
III	Participation in Social Developmental Activities			
18.	Participation in the farmer federation programmes and activities	214	1.78	III
19.	Members play a crucial role in krishibhavan clusters	274	2.28	I
20.	Leadership in programmes conducted by local administrative bodies	239	1.99	II
21.	Acting as an external source for sustainable development of village	182	1.52	V
22.	Participation in social action programmes	188	1.57	IV
23.	Support bank and Government institutions involved in loan distributions	156	1.30	VI

Table 2: Distribution of Respondents According to Their Overall Participation (Sample Size= 120)

No.	Category	Number	Percentage
1.	Low	14	11.70
2.	Medium	93	77.50
3.	High	13	10.80
	Total	120	100.00

